

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Dorothy Connolly Mraz  
 Debtor

Case No. 16-15146-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2017.

db +Dorothy Connolly Mraz, 9 Woodchuck Way, Kennett Square, PA 19348-2353

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
 JONATHAN WILKES CHATHAM on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
 MICHAEL G. DEEGAN on behalf of Debtor Dorothy Connolly Mraz mgdeegan@comcast.net  
 THOMAS I. PULEO on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Dorothy Connolly Mraz	<u>Debtor</u>	CHAPTER 13
M&T Bank	<u>Movant</u>	NO. 16-15146 MDC
vs.		
Dorothy Connolly Mraz	<u>Debtor</u>	11 U.S.C. Section 362
William C. Miller	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$16,905.41**, which breaks down as follows:

Post-Petition Payments:	August 2016 through December 2016 at \$2,812.15 each
Post-Petition Payments:	January 2017 at \$2,844.66
<b>Total Post-Petition Arrears</b>	<b>\$16,905.41</b>

2. Debtor shall cure said arrearages in the following manner;

a). Within sixty (60) days of the filing of this Stipulation, Debtor shall pay arrearages of **\$16,905.41** in full.

b). Maintenance of monthly mortgage payments that are subject to change under the Note to the Movant thereafter to the following address:

M&T Bank  
P.O. Box 1288  
Buffalo, NY 14240-1288

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

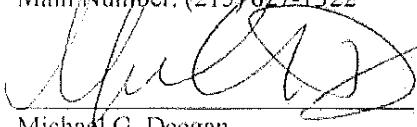
4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, the Movant may file a Certification

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 29, 2016

/s/ Thomas I. Puleo, Esquire

Thomas Puleo, Esquire  
Attorneys for Movant  
KML Law Group, P.C.  
Main Number: (215) 627-1322

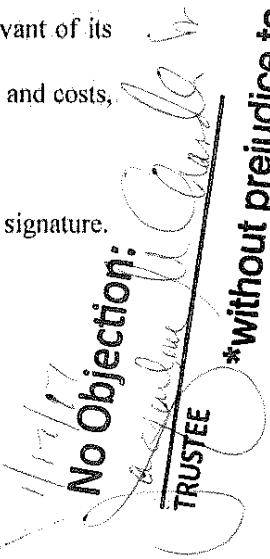
  
Michael G. Deegan  
Attorney for Debtor

Date: 1/29/17

Approved by the Court this 19th day of January, 2017. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge  
Magdeline D. Coleman

  
No Objection:

Michael G. Deegan  
TRUSTEE

\*without prejudice to any  
trustee rights or remedies